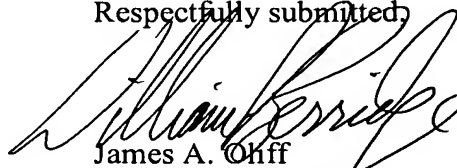


REMARKS

Claims 1-7 are pending in this application. By this Amendment, the Abstract and claims 1-5 are amended and claims 6-7 are added.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff

Registration No. 27,075

William P. Berridge

Registration No. 30,024

Attached:
Amended Abstract

JAO:WPB/mps

Date: March 20, 2006

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Telephone: (703) 836-6400

**DEPOSIT ACCOUNT USE
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